

# APPENDIX E

8 November 2004

## ADULT FAMILY HOME SURVEY RESULTS

1. a. How many Adult Family Homes (AFHs) do you have?  
126 AFH owners responded with a TOTAL of 183 homes 8.7%
  - b. Actual number of residents in all homes?  
880 residents.
  - c. Percentage of state-paid residents  
41.7% of residents are State paid.
  - d. Percentage of private-paid residents  
58.3% of residents are private-paid.
  - e. Licensed capacity in all homes  
Licensed for 6 per home. Actual population is 4.8 residents per home.
2. Have you tried to obtain liability coverage and have been unable to find coverage?  
(Check one)

YES	88	NO	28
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3. If yes, please check the reason(s). (Check all that apply)

a. Cost too high (affordability)	93
b. Too many claims	13
c. Less than four years experience	8
d. Comparative financials	2
e. Problem with resume and business plan	1
f. Driver listing and current Motor Vehicle Record	3
g. Insurance company left the state	26
h. Special-needs residents (developmentally disabled, Alzheimer's, etc.)	41

i. Availability of coverage 29

j. Other reasons (please identify) 0

Too restrictive and expensive.

4. Are you presently insured? (Check one)

YES 39 NO 83

5. If yes, please name insurance company.

Capitol Specialties  
Colony  
Philadelphia Insurance Company  
State Farm – 2

6. What is the annual premium you are paying?

Low of \$800/yr High of \$68,000

7. If no, what is the reason why?

Price was the #1 answer.

8a. If your insurance company cancelled your policy, what was their reason for taking this action?

#1 answer was insurance company discontinued writing AFHs.

8b. If the insurance company offered coverage but you declined, what was your reason? COST was #1 reason.

9. Do residents in your home(s) require special needs or care? (i.e.: Alzheimer's, mixed gender, mental illness, developmentally disabled, etc.? (Check one)

YES 104 NO 13

10. If YES, what is the issue that requires a special need or level of care?

95 Dementia  
64 Mental health  
35 Developmentally disabled  
17 Limited skilled nursing services

	29	Chronic obstructed pulmonary disease
	39	Stroke
1		General medical condition